

In re:  
Mark D. Schaeffer  
Danielle Christa Schaeffer  
Debtors

Case No. 18-10620-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin

Page 1 of 2

Date Rcvd: Sep 26, 2022

Form ID: pdf900

Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	Mark D. Schaeffer, Danielle Christa Schaeffer, 521 Frutchey Hill Road, Easton, PA 18040-7110
cr	+ Santander Bank, N.A., c/o Thomas A. Capehart, Esq., Gross McGinley LLP, 33 S Seventh Street, Allentown, PA 18101-2418

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 26 2022 23:25:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 26 2022 23:25:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: ebn_ais@aisinfo.com	Sep 26 2022 23:31:16	Capital One Bank (USA) N.A Cabelas Club Visa by Am, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
cr	Email/Text: legaldivision@kheaa.com	Sep 26 2022 23:25:00	KHEAA, PO BOX 798, FRANKFORT, KY 40602-0798
cr	+ Email/PDF: gecsed@recoverycorp.com	Sep 26 2022 23:31:22	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2022

Signature: /s/Gustava Winters

District/off: 0313-4

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2022 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
HARRY B. REESE	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
JILL MANUEL-COUGHLIN	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
KELLIE LYNNE RAHL-HEFFNER	on behalf of Creditor Santander Bank N.A. krah-Heffner@grossmcginley.com, jkacsur@grossmcginley.com;jpraedin@grossmcginley.com
ROBERT JOSEPH KIDWELL	on behalf of Joint Debtor Danielle Christa Schaeffer rkidwell@newmanwilliams.com
ROBERT JOSEPH KIDWELL	on behalf of Debtor Mark D. Schaeffer rkidwell@newmanwilliams.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
VINCENT RUBINO	on behalf of Joint Debtor Danielle Christa Schaeffer vrubino@newmanwilliams.com mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com
VINCENT RUBINO	on behalf of Debtor Mark D. Schaeffer vrubino@newmanwilliams.com mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com
TOTAL: 12	

IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Danielle Christa Schaeffer aka Danielle C. Schaeffer, aka Danielle Schaeffer Mark D. Schaeffer aka Mark Douglas Schaeffer, aka Mark Schaeffer <u>Debtor(s)</u>	CHAPTER 13
Nationstar Mortgage LLC <u>Movant</u> vs.	NO. 18-10620 PMM
Danielle Christa Schaeffer aka Danielle C. Schaeffer, aka Danielle Schaeffer Mark D. Schaeffer aka Mark Douglas Schaeffer, aka Mark Schaeffer <u>Debtor(s)</u>	11 U.S.C. Section 362
Scott Waterman <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$11,184.68**, which breaks down as follows;

Post-Petition Payments: May 2022 through September 2022 at \$2,650.06/month  
 Suspense Balance: (\$2,065.62)  
**Total Post-Petition Arrears \$11,184.68**

2. The Debtor(s) shall cure said arrearages in the following manner:

a) Debtor and Movant have agreed to a back-dated forbearance agreement for the payments due for the months of May 1, 2022 through November 1, 2022 which may be subject to extension upon mutual agreement or applicable law. Upon the expiration of the forbearance period on November 30, 2022, or as may be extended, Debtor shall make arrangements with

Movant to address the payments covered by the forbearance period along with the above-listed arrears.

b) Regular post-petition payments shall resume on December 1, 2022 or upon the expiration of the forbearance period, whichever is later.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. If the parties do not reach an agreement regarding the payments covered by the forbearance period along with the current post-petition arrears within thirty (30) days of the expiration of the initial or extended forbearance period, or if any of the regular monthly mortgage payments the come due after the expiration of the forbearance period are not made within thirty (30) days of the date said payment is due, the Secured Creditor shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Secured Creditor may file a Certification of Default with the Court and the Court shall enter an Order granting the Secured Creditor relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant may file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 6, 2022

By: /s/ Rebecca A. Solarz, Esquire  
Rebecca A. Solarz, Esq.  
Attorney for Secured Creditor

Date: 9/12/2022

[Signature]  
Robert J. Kidwell, Esq.  
Attorney for Debtor(s)

Date: 9/23/2022

[Signature]  
Scott Waterman, Esq.  
Chapter 13 Trustee

Approved by the Court this 26<sup>th</sup> day of September, 2022. However, the court retains discretion regarding entry of any further order.

[Signature]  
Patricia M. Mayer  
Bankruptcy Judge